IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CERTIFICATE OF EXPRESS MAILING

certify that this paper and the documents and/or fees referred to as attached therein are being deposited with the United States Postal Service on July 31, 2003 in an envelope as "Express Mail Post Office to Addressee" service under 37 CFR §1.10, Mailing Label Number ET582748309US, addressed to: Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Sue Funchess

Attorney Docket No.: VISAP076

First Named Inventor: SMITH



Copies of IDS Citations

UTILITY PATENT APPLICATION TRANSMITTAL (37 CFR. § 1.53(b))

(Regular application claiming priority of a provisional)

Mail Stop Patent Application Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir: This is a request for filing a patent application under 37 CFR. § 1.53(b) in the name of inventors:

CARL SMITH and TRUDY HILL

For: SMART CARD PERSONALIZATION ASSISTANCE TOOL

Separate Power of Attorney by Assignee 37 CFR 3.73(b) Statement by Assignee

Information Disclosure Statement with Form PTO-1449

Assigned to: Visa International Service Association

Priority of U.S. provisional application No. 60/464,559 filed on April 21, 2003 is claimed under 35 U.S.C. § 119(e).

	Amend the specification by inserting after the title the sentence: "This application claims priority of U.S. provisional application No. filed on which is hereby incorporated by reference."							
`	Application Elements:							
	 47 Pages of Specification, Claims and Abstract 47 Sheets of Formal Drawings 2 Pages of Combined Declaration and Power of Attorney Separate Declaration 							
	Accompanying Application Parts: Do not publish this application. Nonpublication Request is attached.							
	Assignment and Assignment Recordation Cover Sheet (recording fee of \$40.00 enclosed)							

Preliminary Amendment Return Receipt Postcard

Claim For	Foreign Priority							
Priority of Application No. filed on is claimed under 35 U.S.C. § 119. The certified copy is enclosed. The certified copy has been filed in prior application U.S. Application No. The certified copy will follow.								
Fee Calcu	lation (37 CFR § 1.1	<u>16)</u>						
Ap	plicant is entitled to	Small En	tity Status under 37 C.F	F.R. §1.27.				
	(Col. 1) Total Claims		(Col. 2) Claims	(Col. 3) Present Extra	Rate	Additional Fee		
TOTAL	35	MINUS	20	= 15	x 18 =	\$270.00		
INDEP.	4	MINUS	3	= 1	x 84 =	\$84.00		
[] First presentation of multiple dependent claim \$280								
Basic Filing Fee under 37 C.F.R. §1.16(a) \$750						\$750.00		
TOTAL \$1,10								
SMALL ENTITY 50% FILING FEE REDUCTION (if applicable)								
Check No. 2345 in the amount of \$1,104.00 is enclosed in payment of basic filing fee (\$750), extra total claims (\$270), and extra independent claim (\$84). Check No. 2346 in the amount of \$40.00 is enclosed in payment of assignment recordation fee. The Commissioner is authorized to charge any fees beyond the amount enclosed which may be required, or to credit any overpayment, to Deposit Account No. 50-0388 (Order No. VISAP076).								
General A	uthorization for Pet	ition for Ex	ktension of Time (37 Cl	FR §1.136)				
for any sul	sequent filings. Th	ne Commis	lly authorize any Petitic sioner is also authorize unt No. 50-0388 (Order	d to charge any	extension			
No Pleas	se send corresponde	nce to the	following address:					
		1	Customer Number 022	2434				
022434								
Date: July	31, 2003		Michael Lee Registration No. 31	J				